

## **APPRAISAL OF REAL PROPERTY**

## **LOCATED AT:**

901 Main St E See Additional Comments Hartselle, AL 35640

## FOR:

Bryant Bank - Credit Administration 1550 McFarland Blvd North Tuscaloosa, AL 35406

## AS OF:

12/19/2019

## BY:

SEAN W. HOLLIS HOLLIS AND ASSOCIATES APPRAISALS LLC 2609 CHAPEL HILL RD SW DECATUR, AL 35603 PH: (256) 350-1251

Sear ~ Hello

## **Subject Photo Page**

Borrower	Marvin Rankin						
Property Address	901 Main St E						
City	Hartselle	County	Morgan	State	AL	Zip Code	35640
Lender/Client	Bryant Bank - Credit Administration						



## **Subject Front**

901 Main St E

Sales Price

Gross Living Area 2,920
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 2.1

Location N;Suburban;
View N;Res;
Site 21871 sf
Quality Q4
Age 103





**Subject Street** 



#### **Comparable Photo Page**

Borrower	Marvin Rankin					
Property Address	901 Main St E					
City	Hartselle	County Morgan	State	AL	Zip Code	35640
Lender/Client	Bryant Bank - Credit Administration					



## Comparable 1

403 Main St E

 Prox. to Subject
 0.35 miles SW

 Sale Price
 85,000

 Gross Living Area
 2,373

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.0

Location N;Suburban; View N;Res; Site 13529 sf Quality Q4 Age 89



### Comparable 2

303 Hickory St SE

 Prox. to Subject
 0.42 miles SW

 Sale Price
 86,000

 Gross Living Area
 3,100

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 3.0

 Location
 N;Suburban;

 View
 N;Res;

 Site
 13500 sf

 Quality
 Q4

 Age
 79



## Comparable 3

612 Hickory St SE

Prox. to Subject 0.24 miles SW Sale Price 157,000 Gross Living Area 7 Total Bedrooms 4 Total Bathrooms 2.0

Location N;Suburban;
View N;Res;
Site 11571 sf
Quality Q3
Age 75

The purpose of this summary appraisal repo	πι ιδ ιυ μιυν	nde the lender/chem v	with an at	ccurate, and adequate	ny supportou, opi	iiiioii oi uie iiiai	NGL VAIUG	of the subject	property.
Property Address 901 Main St E		,		City Hartselle	,,	State		Zip Code 356	
Borrower Marvin Rankin		Owner of Pub	olic Becord		mmond		y Morga		<del></del>
Legal Description See Additional Comm	monto	OWING OF EUD	ono moodiu	Mary Beth Ler	IIIIIOIIU	Coulii	, word	all	
				Tay Vaar 0040		חרז			
Assessor's Parcel # 15 01 11 4 000 01	3.000			Tax Year 2019			axes \$ C		
Neighborhood Name Hartselle				Map Reference	19460		ıs Tract O	053.01	
Occupant 🗌 Owner 🔀 Tenant 🗌 Vac		Special Asses		0	PU	D HOA\$ O		per year	per month
Property Rights Appraised X Fee Simple	Leaseho								
Assignment Type Purchase Transaction	Refin	ance Transaction	C Other (d	lescribe) Collatera	l Valuation				
Lender/Client Bryant Bank - Credit Ad	dministratio	n Address	1550 N	AcFarland Blvd No	orth, Tuscaloo	sa, AL 35406			
Is the subject property currently offered for sale	or has it been o	offered for sale in the two	elve month	is prior to the effective	date of this apprais	al?	П,	Yes 🔀 No	
Report data source(s) used, offering price(s), and	d date(s).	Per MLS the su	ubiect ha	as not listed in the	last 12 month	ns.			
, , , , , , , , , , , , , , , , , , , ,			,						
I did did not analyze the contract for	sale for the su	hiect nurchase transaction	ion Explain	the results of the analy	vsis of the contract	for sale or why th	e analysis	was not	
performed.	Jaio for the Ju	bjoot paronaso transacti	ion. Explain	i tilo robalto or tilo tilial	yolo of the contract	. Tot bale of willy til	o anaiyoio	was not	
Contract Price \$ Date of Cor	troot	la tha propa	orty collar th	a owner of public roop	rd2 Voo	No Data Co	uroo(o)		
_				ne owner of public reco		No Data Sc	urce(s)		
Is there any financial assistance (loan charges, s			assistance	e, etc.) to be paid by an	y party on benair of	t the borrower?		Yes	No
If Yes, report the total dollar amount and describe	e the items to I	be paid.							
Note: Race and the racial composition of the	neighborhoo	d are not appraisal fac	ctors.						
Neighborhood Characteristics			One-Unit	Housing Trends		One-Unit Ho	using	Present Lan	d Use %
•	Rural		Increasing		Declining	PRICE	AGE	One-Unit	60 %
Built-Up Over 75%  25-75%	Under 25%		Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth Rapid Stable	Slow		Under 3 m		Over 6 mths	40 Low	1	Multi-Family	5 %
								Commercial	
1	e inorth by	Bethel Rd NE, Eas	SLDY 1-6	o, South by Parke	ei Ku SE,	160 High	125		20 %
and West by 2nd Ave.			_			76 Pred.	75	Other	10 %
		an average degree				rket appears t	o be sta	ble with an	
average number of homes on the ma	arket for sa	le. Most homes in	the area	a conform to the n	eighborhood.				
Market Conditions (including support for the above	ve conclusions	) Market co	onditions	as of the date of	the appraisal	are stable, an	d this ne	eighborhood	is
showing moderate growth with stable	le to increa	sing property value	es.there	is a normal amou	unt of homes o	on the market,	and ma	rketing time	is
typical for this price range neighborh	ood.								
Dimensions 107' x 166.84' x 85.9' x 99'		Area 218	871 sf	Shar	<sup>pe</sup> Irregular		View N;	Res:	
Specific Zoning Classification RESIDENTIA				RESIDENTIAL			,	. 100,	
			No Zonii		ne)				
Is the highest and best use of subject property as	- ,		_			Yes No	If No, des	criha	
is the highest and best use of subject property as	s improved (or	as proposed per plans a	and specin	cations, the present us	u: 🔼	103100	11 140, 403	CIIDC	
			Othor (d	occribe)	Off oits Impr	overnente Type		Dublio	Drivoto
								Public	Private
Utilities Public Other (describe)  Electricity		Public  Water	Other (de	escribe)	Street Aspl	halt		Public	Private
Electricity 💢 🔲	(	Water X Sanitary Sewer X	Other (de	,	Street Aspl Alley Non	halt e		X	
Electricity	No FE	Water Sanitary Sewer MA Flood Zone X		FEMA Map # 011	Street Aspl	halt e	ЕМА Мар	X	
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical	No FE	Water Sanitary Sewer MA Flood Zone X t area? Yes	es 1	FEMA Map # 011	Street Aspl Alley Non 103C0208F	halt e F	•	Date 08/16/2	
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external	No FE	Water Sanitary Sewer MA Flood Zone X t area? Yes	es 1	FEMA Map # 011	Street Aspl Alley Non 103C0208F	halt e	·	X	
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical	No FE	Water Sanitary Sewer MA Flood Zone X t area? Yes	es 1	FEMA Map # 011	Street Aspl Alley Non 103C0208F	halt e F	•	Date 08/16/2	
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Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external	No FE	Water Sanitary Sewer MA Flood Zone X t area? Yes	es 1	FEMA Map # 011 No If No, describe tal conditions, land use	Street Aspl Alley Non 103C0208F s, etc.)?	halt e F	No No	Date 08/16/2	
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external	No FE for the marker factors (easen	Water Sanitary Sewer MA Flood Zone X t area? Yes	es 1	FEMA Map # 011	Street Aspl Alley Non 103C0208F s, etc.)?	halt e F	No No	Date 08/16/2	
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Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external None noted other than typical utility  Source(s) Used for Physical Characteristics of Pr  Other (describe)  Exterior Inspection  General Description	No FE for the marker factors (easen	Water Sanitary Sewer Sanitary Sewer MA Flood Zone X tarea? Yenents, encroachments, encroachments	environmen	FEMA Map # 01.2  No If No, describe tal conditions, land use   Assessment and Data Source for Gross  Heating/Cooling	Street Aspl Alley Non 103C0208F  s, etc.)?  Tax Records S Living Area	halt e  Yes  Prior Inspection Courthouse menities	No No	Date 08/16/2  If Yes, describe  Property Owner  Car Storage	
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external None noted other than typical utility  Source(s) Used for Physical Characteristics of Pr  Other (describe)  Exterior Inspection  General Description  Units  One  One with Accessory Unit	No FE for the marker factors (easen  roperty  G Concrete	Water Sanitary Sewer Sanitary Sewer Sanitary Sewer X MA Flood Zone X tarea? Yearnents, encroachments, encroachments, encroachments Sanitary Space Sanitary Sewer Sewe	es 1 environmen	FEMA Map # 011 No If No, describe tal conditions, land use  Assessment and Data Source for Gross Heating/Cooling FWA HWBB	Street Aspl Alley Non 103C0208F  s, etc.)?  Tax Records s Living Area  A  Firepla	halt e  Yes  Prior Inspection Courthouse menities ace(s) # 1	No No P	Date 08/16/2  If Yes, describe  Property Owner  Car Storage	2018
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external None noted other than typical utility  Source(s) Used for Physical Characteristics of Pr  Other (describe)  Exterior Inspection  General Description  Units  One  One with Accessory Unit  # of Stories  1.5	No FE for the marker factors (easen  roperty  G Concrete Full Base	Water Sanitary Sewer	es I es I must sonvironment	FEMA Map # 012 No If No, describe tal conditions, land use  Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant	Street Aspl Alley Non 103C0208F  s, etc.)?  Tax Records Stiving Area Comparison Area Compariso	halt e  Yes  Yes  Prior Inspection Courthouse menities ace(s) # 1 stove(s) # 0	No None Drive	Date 08/16/2  If Yes, describe  Property Owner  Car Storage  way # of Ca	2018 rs 1
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external None noted other than typical utility  Source(s) Used for Physical Characteristics of Pr  Other (describe)  Exterior Inspection  General Description  Units  One  One with Accessory Unit  # of Stories  1.5  Type  Det.  Att.  S-Det./End Unit	No FE for the marker factors (easen  roperty  G Concrete Full Bass Partial B	Water Sanitary Sewer Sew	es I environment	FEMA Map # 012 No If No, describe tal conditions, land use  Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other	Street Aspl Alley Non 103C0208F  s, etc.)?  Tax Records Striving Area  Kircela Wood Patio/	halt e  Yes  Prior Inspection Courthouse menities ace(s) # 1 stove(s) # 0 Deck None	No None None Driveway	Date 08/16/2  If Yes, describe  Property Owner  Car Storage  way # of Ca Surface Co	rs 1 procrete
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external None noted other than typical utility  Source(s) Used for Physical Characteristics of Pr Other (describe)  Exterior Inspection  General Description  Units  One  One with Accessory Unit  # of Stories  1.5  Type  Det.  Att.  S-Det./End Unit  Existing  Proposed  Under Const.	roperty  G  Concrete Full Basi Partial B  Exterior Walls	Water Sanitary Sewer	es I environment	FEMA Map # 012 No If No, describe tal conditions, land use  Assessment and Data Source for Gross  Heating/Cooling FWA HWBB Radiant Other  IEL Elec	Street Aspl Alley Non 103C0208F  s, etc.)?  Tax Records Striving Area Company Mode Patio/ Patio/ Porch	Halt e  Final Yes  ✓ Prior Inspection Courthouse menities ace(s) # 1 stove(s) # 0 Deck None Cvd-Frt	No  None  Driveway  Garage	Date 08/16/2  If Yes, describe  Property Owner  Car Storage  way # of Ca Surface Coge # of Ca	rs 1 concrete rs 0
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Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external None noted other than typical utility  Source(s) Used for Physical Characteristics of Pr Other (describe)  Exterior Inspection  General Description  Units  One  One with Accessory Unit  # of Stories  1.5  Type  Det.  Att.  S-Det./End Unit  Existing  Proposed  Under Const.  Design (Style)  Colonial  Year Built  1916  Effective Age (Yrs)  Appliances  Refrigerator  Range/Oven  Finished area above grade contains:	roperty  G Concrete Full Base Partial B Exterior Wall: Roof Surface Gutters & Do Window Typ Dishwa 9 Rooms	Water Sanitary Sewer	es I senvironment MLS  MLS  dd Gg Fu Avg Gg Micro' Irooms	FEMA Map # 012 No If No, describe tal conditions, land use  Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other lel Elec Central Air Condition Individual Other wave Washer/D 2.1 Bath(s)	Street Aspl Alley Non 103C0208F  s, etc.)?  Tax Records s Living Area	halt e  Yes  Yes  Yes  Prior Inspection Courthouse menities ace(s) # 1 stove(s) # 0 Deck None Cvd-Frt None None None describe) App 0 Square Feet o	No None None Carpo Carpo Attacl Built- Diiances Gross Liv	Date 08/16/2  If Yes, describe  Property Owner  Car Storage  way # of Ca Surface Co ge # of Ca ort # of Ca thed Det. iin unknown/Ex iing Area Above 6	rs 1 concrete rs 0 rs 0 ached
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external None noted other than typical utility  Source(s) Used for Physical Characteristics of Pr Other (describe)  Exterior Inspection  General Description  Units  One  One with Accessory Unit  # of Stories  1.5  Type  Det.  Att.  S-Det./End Unit  Existing  Proposed  Under Const.  Design (Style)  Colonial  Year Built  1916  Effective Age (Yrs)  Appliances  Refrigerator  Finished area above grade contains:  Additional features (special energy efficient items any available.	roperty  G Concrete Full Bass Partial B Exterior Walls Roof Surface Gutters & Do Window Typ Dishwa 9 Rooms G, etc.)	Water Sanitary Sewer Sewer Sanitary Sewer	es I environment MLS  MLS  De MLS  Ge Marcoll  German Microll	FEMA Map # 012 No If No, describe tal conditions, land use tal conditions, land use  Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Itel Elec Central Air Condition Individual Other Washer/D 2.1 Bath(s) In what is visible from the second conditions of the second condi	Street Aspl Alley Non 103C0208F  s, etc.)?  Tax Records s Living Area C  A Firepla  Wood Patio/ Porch ing Pool Fence Other ryer Other ( 2,92 om the outside	halt e  Yes  Yes  Yes  Yes  Yes  Yes  Yes	None None Driveway Garaç Carpo Attaci Built- Diiances f Gross Liv	Date 08/16/2  If Yes, describe  Property Owner  Car Storage  way # of Ca Surface Cope # of Ca ort # of Ca hed Detriin  unknown/Exi ing Area Above 0 s listings/sale	rs 1 concrete rs 0 rs 0 ached
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 1 of 6

-			the subject neighborho			-,		to \$ 16	
			the past twelve mont				)		160,000 .
FEATURE	SUBJECT	COMPARAB	LE SALE # 1			LE SALE # 2		COMPARAB	LE SALE # 3
Address 901 Main St E		403 Main St E		303 Hickor	y St S	E	612 l	Hickory St S	SE .
Hartselle, AL 356	40	Hartselle, AL 356	640	Hartselle, A	4L 356	640	Harts	selle, AL 350	640
Proximity to Subject		0.35 miles SW		0.42 miles	SW		0.24	miles SW	
Sale Price	\$		\$ 85,000			\$ 86,000			\$ 157,000
Sale Price/Gross Liv. Area	\$ sq.ft.				4 sq.ft.		\$	69.65 sq.ft.	
Data Source(s)		NALMLS#11110	00;DOM 64	NALMLS#1		81;DOM 2	NALI	MLS#11235	42;DOM 35
Verification Source(s)		Courthouse/MIs	T	Courthouse		T		thouse/MIs	T
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	_	SCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmL		
Concessions		Cash;0		Cash;0				;7000	-7,000
Date of Sale/Time		s05/19;c04/19		s05/19;c04				19;c08/19	
Location	N;Suburban;	N;Suburban;		N;Suburba			1 1	burban;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	<del>-</del>			Simple	
Site	21871 sf	13529 sf		13500 sf			1157		
View	N;Res;	N;Res;		N;Res;			N;Re	•	
Design (Style)	DT1.5;Colonial	DT1.5;Colonial		DT1.5;Trac	ditiona			5;Historic	
Quality of Construction	Q4	Q4		Q4			Q3		-50,000
Actual Age	103	89		79			75		
Condition	C4	C4		C4	D 11		C3	B.   B.	-15,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths			Bdrms. Baths	
Room Count	9 5 2.1	6 3 2.0	+750		3.0	-750		4 2.0	+750
Gross Living Area	2,920 sq.ft.	2,373 sq.ft.	+11,487		sq.ft.	-3,780		2,254 sq.ft.	+13,986
Basement & Finished	0sf	0sf		0sf			0sf		
Rooms Below Grade	A	A		A			Α.		
Functional Utility	Average	Average		Average			Aver	age	
Heating/Cooling	Cha	Cha		Cha			Cha		
Energy Efficient Items	Windows	Windows	4.000	Windows		4.000	Wind		0.000
Garage/Carport	1dw	2gd2dw	-4,000	1cp1dw		-1,000			-2,000
Porch/Patio/Deck	CvPr	CvPr	4.500	stoop		4.500	stoor		
Fireplace	1 Fireplace	4 Fireplaces		2 Fireplace	es	-1,500			2 000
Fence, Pool, Etc.	None Noted	Detbld		Fenced				ed,Detbld	-3,000
Amenities Net Adjustment (Total)	None Noted	Shop,Workshop  +	\$ -2,263	Workshop +	<b>X</b> -	-2,000 \$ -10.030		(snop   + <b>X</b> -	-2,000 \$ -64,264
Adjusted Sale Price		Net Adj. 2.7 %			<u>~                                     </u>	- ,	Net Ad		,=0.
of Comparables		Gross Adj. 31.5 %			11.7 %				
<del></del>	ha eala or tranefor hiete	, 01.0	rty and comparable sale					ormation so	· · · · · · · · · · · · · · · · · · ·
	TIO SOLO OF TRANSPORT THISTO	ny or the subject prope	ity and comparable said	o. II flot, explain	11	iviis is typic	Jai IIII	Jillialion 50	uice and is
considered duly diligent.									
My research did X did	not reveal any prior sale	s or transfers of the su	bject property for the th	ree vears prior t	to the ef	fective date of this appl	raisal		
			dered duly diligent		10 1110 01	TOOLITO GALO OF LINO APPI	raioai.		
( / 11.10 10 15 15 15			mparable sales for the		date of	sale of the comparable	sale.		
			dered duly diligent	•					
Report the results of the research					le sales	(report additional prior	sales or	n page 3).	
ITEM		IBJECT	COMPARABLE S			COMPARABLE SALE #2			RABLE SALE #3
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)	Nalmis		Nalmis		Nalml	ls		Nalmis	
Effective Date of Data Source(s)	12/19/2019		12/19/2019			/2019		12/19/2019	9
Analysis of prior sale or transfer hi	story of the subject pro			mls the sub		roperty has not so	old or		
36 months. Per mls the co	mparable propert	ies have not sold							
typical information source						•			
Summary of Sales Comparison Approach  Of the comparables reviewed, these were the most comparable to the subject property. Adjustments made							ct prop	perty. Adjus	stments made
Carrinary or Calob Companion 17			nding neighborhoo	od. It is typi	ical in	subjects market a	area fo	r appraiser	to extend
as needed. The subject p		ible to the surrou							
	roperty is compat	ible to the surrou							
as needed. The subject p	roperty is compat	ible to the surrou							
as needed. The subject p	roperty is compat	ible to the surrou							
as needed. The subject p	roperty is compat	ible to the surrou							
as needed. The subject p	roperty is compat	ible to the surrou							
as needed. The subject p comparable search time u	roperty is compat p to 12 months.								
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 2 of 6

,HIS APPRAISAL IS AN APPRAISAL REPORT ACCORDING TO STANDARDS RULE 2, AND	THE CLIENT COMMUNICATION IS ACCORDING TO USPAP STANDARDS. THIS					
ASSIGNMENT WAS MADE SUBJECT TO REGULATIONS OF THE STATE OF ALABAMA RE	AL ESTATE APPRAISERS BOARD. THE UNDERSIGNED STATE LICENSED REAL ESTA					
APPRAISER HAS MET THE REQUIREMENTS OF THE BOARD THAT ALLOW THIS REPOR	T TO BE REGARDED AS A "CERTIFIED APPRAISAL"					
The Intended User of this appraisal report is Ocwen Loan Servicing, LLC /Springhouse LLC The Intended Use is to evaluate the property that is the subject of this appraisal for a						
mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, re	porting					
requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.						
I have had no current or prospective interest in the subject property or the parties involved; No	services were performed by the appraiser within the 3 year period immediately preceding					
acceptance of this assignment, as an appraiser or in any capacity. I certify, as the appraiser, the	at I have completed all aspects of this valuation, including reconciling my opinion of					
value, free of influence from the client, client's representatives, borrower, or any other party to t						
value, free or fillidence from the client, client's representatives, borrower, or any other party to t	ic transaction.					
COMPS UP TO 36.49 MILES AND 12 MONTHS TYPICAL FOR THIS AREA AND UNAVOIDA	BLE DUE TO STABLE MARKET WITH LONG TERM HOME OWNERSHIP IN A COMPETIN					
MARKET.						
Appraiser has been appraising in this area since 1998 full time and has completed numerous a	poraisals in this market within the past 12 months and is extremely geographically					
	spraidale in the market walling the past 12 months and to extremely geographically					
competent here.						
A total room count adjustment was not needed other than the square footage adjustment and	he bath count.					
EXTERIOR ONLY INSPECTION ON 2055 FORM WAS REQUESTED. APPRAISER WAS NO	GRANTED INTERIOR ACCESS. SQUARE FOOTAGE AND ROOM COUNT					
INFORMATION WAS FROM COURTHOUSE RECORDS UNLESS OTHERWISE NOTED. AP						
FUNCTIONING ADEQUATELY.APPRAISER ASSUMES ROOF AND INTERIOR TO BE IN SI	MILAR CONDITION TO COMPS FURNISHED. APPRAISER ASSUMES ADEQUATE					
UPKEEP AND AVERAGE OR BETTER CONDITION FOR ALL ASPECTS OF THE SUBJECT.	IF ANY OF THE ABOVE DATA IS FOUND TO BE INCORRECT THEN THE APPRAISER					
RESERVES THE RIGHT TO AMEND HIS VALUE ACCORDINGLY.						
12/24/19						
SITE VALUE IS \$20,000.						
SF WAS OBTAINED AFTER TALKING TO TAX OFFICE ON PHONE TO VERIFY SF BECAUS	SE HOUSE APPEARED LARGER AT TIME OF INSPECTION.					
SUBJECT CAN BE REBUILT IF DESTROYED.APPRAISER DID DEVELOP HBU ANALYSIS.						
90 DAY LIQUIDATION VALUE IS \$78,000.						
·						
4/45/00						
1/15/20						
Appraiser was furnished a previous appraisal by client and relied on it for square footage and r	oom count.Value was ammended.					
COST APPROACH TO VALUE	(not required by Fannie Mae)					
	(not required by Fannie Mae)					
Provide adequate information for the lender/client to replicate the below cost figures and calculation	is.					
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 3 of 6

1 2055 March 2005 Sear a Hello

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 4 of 6

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 5 of 6

## **Exterior-Only Inspection Residential Appraisal Report**

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper excession of this delivered containing my original hand written signature.

APPRAISER SEAN WHOLLIS	SUPERVISORY APPRAISER (ONLY IF REQUIRED)			
Signature Sear v Hous	Signature			
Name SEAN W. HOLLIS	Name			
Company Name Hollis Appraisal	Company Name			
Company Address 19058 E Limestone Rd	Company Address			
Athens, AL 35613				
Telephone Number (256)-221-0971	Telephone Number			
Email Address priorityappraisal1st@gmail.com	Email Address			
Date of Signature and Report 01/15/2020	Date of Signature			
Effective Date of Appraisal 12/19/2019	State Certification #			
State Certification # R00701	or State License #			
or State License #	State			
or Other (describe) State #	Expiration Date of Certification or License			
State AL				
Expiration Date of Certification or License 09/30/2021	SUBJECT PROPERTY			
	Did not impose exterior of subject property			
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property			
901 Main St E	Did inspect exterior of subject property from street			
Hartselle, AL 35640	Date of Inspection			
APPRAISED VALUE OF SUBJECT PROPERTY \$ 85,000				
LENDER/CLIENT	COMPARABLE SALES			
Name Dart Appraisal	Did not inspect exterior of comparable sales from street			
Company Name Bryant Bank - Credit Administration	Did inspect exterior of comparable sales from street			
Company Address 1550 McFarland Blvd North, Tuscaloosa, AL	Date of Inspection			
35406				
Email Address				

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 6 of 6

Borrower	Marvin Ra			File No	25525-000003
Property Address City	901 Main Hartselle		Morgan	State AL	Zip Code 35640
ender/Client	Bryant Ba	nk - Credit Administration			
APPRAIS	AL AND	REPORT IDENTIFICATION			
This Report	is <u>one</u> of th	e following types:			
Appraisa	Report	(A written report prepared under Standards Rule	2-2(a) , pursuant to the Scope of Wo	rk, as disclosed	elsewhere in this report.)
Restricte Appraisa		(A written report prepared under Standards Rule restricted to the stated intended use by the specific		ork, as disclose	d elsewhere in this report,
I certify that, to the The statements of the reported and professional analulus of Unless otherwist parties involved.  - Unless otherwisthree-year period of the lier of this appraisal.  - My engagemen of the clier of this appraisal.  - My analyses, of Practice that were onless otherwist of the unless otherwist of the soften of the sappraisal.	ne best of my of fact containalyses, opinions se indicated, I immediately with respect to tin this assignon for complete, the amount pinions, and of ein effect at the indicated, I se indicated, I	knowledge and belief: ined in this report are true and correct. ons, and conclusions are limited only by the reported as, and conclusions. have no present or prospective interest in the property have performed no services, as an appraiser or in any preceding acceptance of this assignment. of the property that is the subject of this report or the p inment was not contingent upon developing or reportir eting this assignment is not contingent upon the develor to fithe value opinion, the attainment of a stipulated resi conclusions were developed, and this report has been the time this report was prepared. have made a personal inspection of the property that no one provided significant real property appraisal assistance is stated else	r that is the subject of this report and no person other capacity, regarding the property that is arties involved with this assignment. In the properties of a predetermined results. Openent or reporting of a predetermined value of the occurrence of a subsequent event disprepared, in conformity with the Uniform Standard is the subject of this report.	onal interest with the subject of this or direction in valurectly related to the dards of Profession	respect to the report within the that favors the intended use
Note any US This assignm Estate Apprai  I certify that I competitive li- information in Per Regulatio Practice. The	SPAP related ent was maked have compastings/controlled in the control on Z: The appraisal was presented to the control on Z: The appraisal was presented to the control of	Appraisal and Report Identiced issues requiring disclosure and any ade subject to the regulations of the Alabam et the requirements of the board that allow the requirements in performing this appraisal and his report.  The present of the requirements of the control of the requirements of the present of the requirements of the requirements of the requirements of the requirements of the control of the requirements of the subject to the requirements of the possible of the possible of the requirements of the possible of the possible of the requirements of the possible of the possible of the requirements of the possible of the requirements of the possible of the requirements of the possible of the possible of the possible of the requirements of the possible of the pos	State mandated requirements: na Real Estate Appraiser Board. The his report to be regarded as a "Certif duct in all aspects of the appraisal pre nd my trend indicated by that data is he requirements of the Uniform Standard in the Financial Ir	ied Appraisal. ocess. I have supported by	considered relevant the listing/offering ssional Appraisal
The exposure	time for th	nis opinion of value is 90-180 days, which is	considered typical to the local mark	eting area.	
тно охрован		The opinion of value to our recordays, which to	considered typical to the local mant	oung aroa.	
APPRAISER:		esign.alamode.com/verify Serial:F984212	SUPERVISORY or CO-APP	RAISER (if a <sub>l</sub>	pplicable):
		1/21-			
Signature:	7	Man i Hall	Signature:		
Name: SEAN	W. HOLLI	S	Name:		
State Certification	#: D007/		State Contification #:		
State Certification or State License #		Л	State Certification #: or State License #:		
		e of Certification or License: 09/30/2021	State: Expiration Date of Co	ertification or Licen	Se:
Date of Signature Effective Date of A	and Report:	01/15/2020	Date of Signature:		
Inspection of Subj	ect:	None Interior and Exterior Exterior-Only  12/19/2019	Inspection of Subject: None  Date of Inspection (if applicable):	Inter <sup>*</sup>	Exterior-Only

File No. 25525-000003

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

#### Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C/

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UAD Version 9/2011 (Updated 1/2014)

Serial# F984212C esign.alamode.com/verify

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

#### Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and ungrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

#### **Explanation of Bathroom Count**

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths.

Sear ~ Hello

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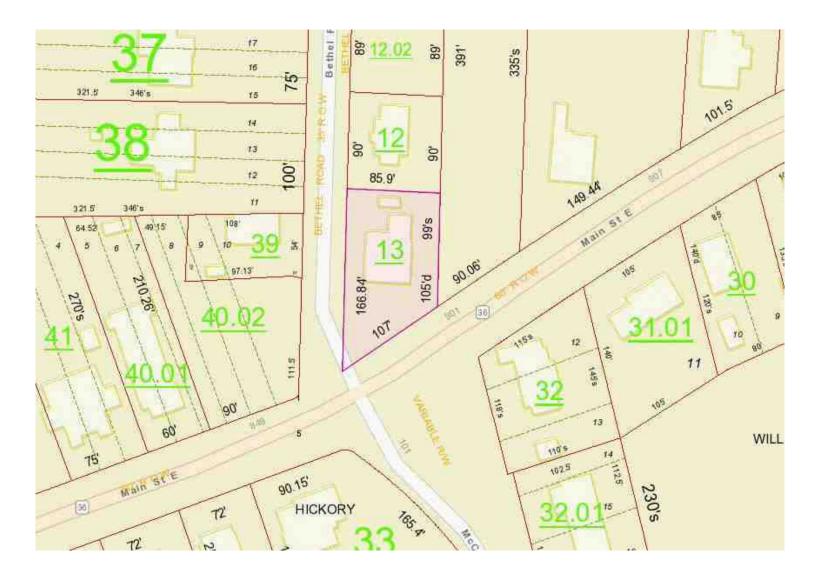
## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

#### Abbreviations Used in Data Standardization Text

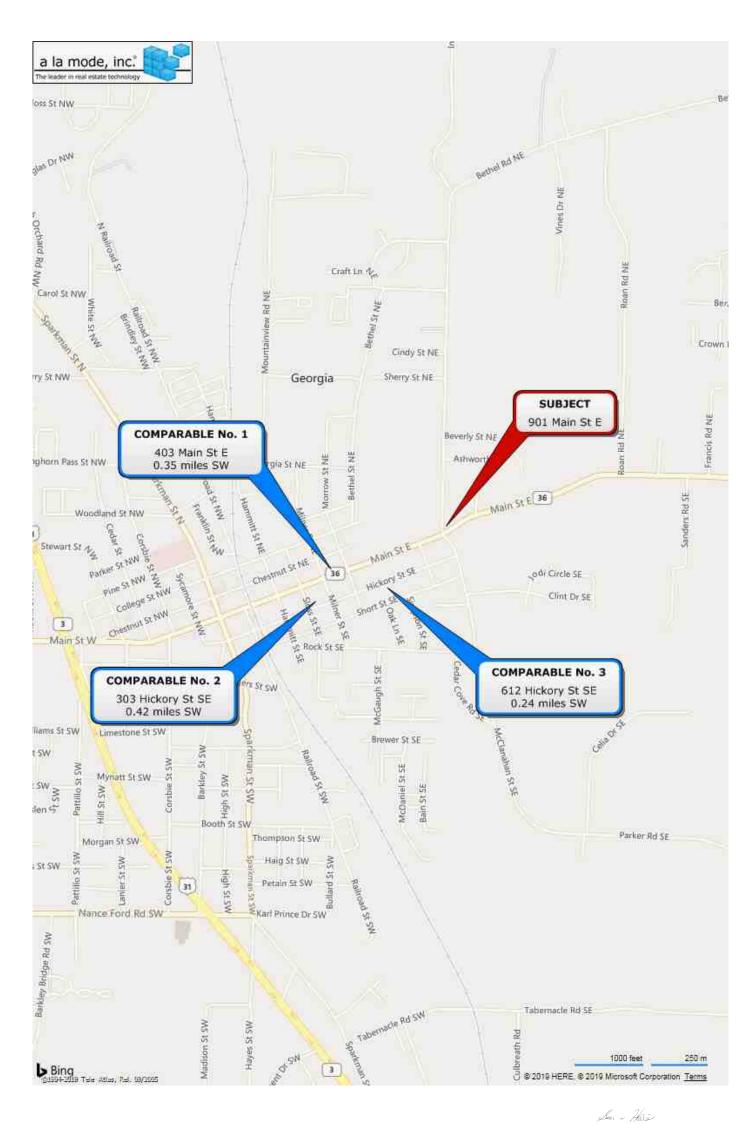
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RT Row or Townhouse Design (Style)  S Settlement Date Date of Sale/Time  SD Semi-detached Structure Design (Style)  Short Short Sale Sale or Financing Concessions  sf Square Feet Area, Site, Basement  sqm Square Meters Area, Site  Unk Unknown Date of Sale/Time  VA Veterans Administration Sale or Financing Concessions  w Withdrawn Date Date of Sale/Time  wo Walk Out Basement Basement & Finished Rooms Below Grade  Woods Woods View  Wtr Water View View  WtrFr Water Frontage Location  wu Walk Up Basement Basement & Finished Rooms Below Grade  UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View
Semi-detached Structure  SD Semi-detached Structure  Short Short Sale  Square Feet  Square Meters  Unk  Unknown  Veterans Administration  Wo  Walk Out Basement  Woods  Woods View  With  With  Water View  With  Water Frontage  Wu  UAD Version 9/2011 (Updated 1/2014)  Design (Style)  Sale/Time  Design (Style)  Sale or Financing Concessions  Area, Site  A	Mtn N NonArm 0 O Op Prk Pstrl PwrLn PubTrn Relo REO Res RH	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions
SD Semi-detached Structure Design (Style) Short Short Sale Sale or Financing Concessions  sf Square Feet Area, Site, Basement  sqm Square Meters Area, Site Unk Unknown Date of Sale/Time  VA Veterans Administration Sale or Financing Concessions  w Withdrawn Date Date of Sale/Time  wo Walk Out Basement Basement & Finished Rooms Below Grade  Woods Woods View View Wtr Water View View WtrFr Water Frontage Location  wu Walk Up Basement Basement & Finished Rooms Below Grade  UNA Walk Up Basement Basement & Finished Rooms Below Grade  UNA Walk Up Basement Basement & Finished Rooms Below Grade	Mtn N NonArm 0 O Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade
Short Sale Sale or Financing Concessions  sf Square Feet Area, Site, Basement  sqm Square Meters Area, Site  Unk Unknown Date of Sale/Time  VA Veterans Administration Sale or Financing Concessions  w Withdrawn Date Date of Sale/Time  wo Walk Out Basement Basement & Finished Rooms Below Grade  Woods Woods View View  Wtr Water View View  WtrFr Water Frontage Location  wu Walk Up Basement Basement & Finished Rooms Below Grade  UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 O Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Rew or Townhouse	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style)
sf Square Feet Area, Site, Basement   sqm Square Meters Area, Site   Unk Unknown Date of Sale/Time   VA Veterans Administration Sale or Financing Concessions   W Withdrawn Date Date of Sale/Time   wo Walk Out Basement Basement & Finished Rooms Below Grade   Woods Woods View View   Wtr Water View View   WtrFr Water Frontage Location   wu Walk Up Basement Basement & Finished Rooms Below Grade   Image: Square Feet Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms Below Grade   Image: Square Finished Rooms Below Grade Image: Square Finished Rooms B	Mtn N NonArm 0 O Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Design (Style) Date of Sale/Time
Square Meters  Unk  Unknown  Date of Sale/Time  VA  Veterans Administration  Sale or Financing Concessions  W  Withdrawn Date  Date of Sale/Time  Wo  Walk Out Basement  Basement & Finished Rooms Below Grade  Woods  Woods View  View  Wtr  Water View  WtrFr  Water Frontage  Location  Wu  Walk Up Basement  Basement & Finished Rooms Below Grade  Would Walk Up Basement  Walk Up Basement  Walk Up Basement  UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Design (Style) Date of Sale/Time Design (Style)
Unk Unknown Date of Sale/Time  VA Veterans Administration Sale or Financing Concessions  W Withdrawn Date Date of Sale/Time  Wo Walk Out Basement Basement & Finished Rooms Below Grade  Woods Woods View View  Wtr Water View View  WtrFr Water Frontage Location  Wu Walk Up Basement Basement & Finished Rooms Below Grade  UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 0 0 op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions
VA Veterans Administration  W Withdrawn Date  Wo Walk Out Basement  Woods  Woods View  Wtr  Water View  WtrFr  Water Frontage  Wu  Walk Up Basement  Walk Up Basement  UAD Version 9/2011 (Updated 1/2014)  Sale or Financing Concessions  Date of Sale/Time  Basement & Finished Rooms Below Grade  View  View  View  Basement & Finished Rooms Below Grade	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement
W Withdrawn Date Date of Sale/Time  Wo Walk Out Basement Basement & Finished Rooms Below Grade  Woods Woods View View  Wtr Water View View  WtrFr Water Frontage Location  Wu Walk Up Basement Basement & Finished Rooms Below Grade  UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site
Woods Woods View View Wtr Water View View WtrFr Water Frontage Location wu Walk Up Basement Basement & Finished Rooms Below Grade  UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk	Mountain View Neutral Non-Arms Length Sale Other Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time
Woods Woods View View Wtr Water View View WtrFr Water Frontage Location wu Walk Up Basement Basement & Finished Rooms Below Grade  UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions
Wtr Water View WtrFr Water Frontage Location Wu Walk Up Basement Basement & Finished Rooms Below Grade  UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 O Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr ST SD Short sf sqm Unk VA	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time
WtrFr Water Frontage Location wu Walk Up Basement Basement & Finished Rooms Below Grade  UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 O Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr ST SD Short sf sqm Unk VA w	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade
UAD Version 9/2011 (Updated 1/2014)	Mtn N NonArm 0 O Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr ST SD Short sf sqm Unk VA w wo Woods	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View
OAD Version 9/2011 (opulated 1/2014)	Mtn N NonArm 0 O Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr S SD Short sf sqm Unk VA w wo Woods Wtr	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Basement & Finished Rooms Below Grade View View
OAD Version 9/2011 (opulated 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA W Wo Woods Wtr	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Area Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
OAD Version 9/2011 (opulated 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA W Wo Woods Wtr	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Area Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
OAD VEISION 9/2011 (Optialed 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA W Wo Woods Wtr	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Area Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
OAD VEISION 9/2011 (Optialed 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA W Woods Wtr WtrFr	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Area Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
OAD Version 9/2011 (Opulated 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA W Woods Wtr WtrFr	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Area Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
OAD Version 9/2011 (opulated 1/2014)	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA W Woods Wtr WtrFr	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Area Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
	Mtn N NonArm 0 0 Op Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA W Woods Wtr WtrFr	Mountain View Neutral Non-Arms Length Sale Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA - Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	View Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Garage/Carport View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location Basement & Finished Rooms Below Grade

### **PLAT MAP**

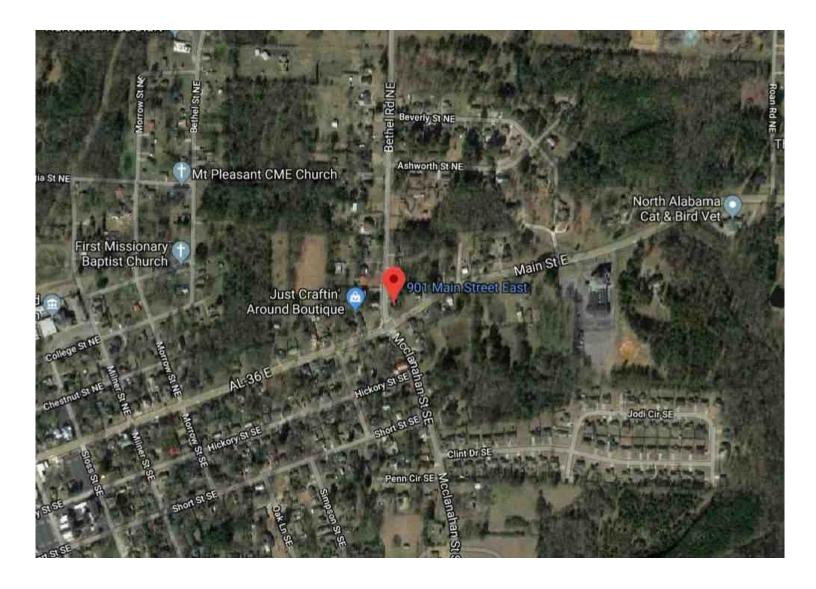


#### **Location Map**

Borrower	Marvin Rankin						
Property Address	901 Main St E						
City	Hartselle	County	Morgan	State	AL	Zip Code	35640
Lender/Client	Bryant Bank - Credit Administration						



## **AERIAL MAP**



### **Legal Description**



Decotur, AL 35601 (256) 351-4690 V/SA DISCOVER

Powered By: E-Ring, Inc.

Website Disclaimen

https://morgan.capturecama.com

Sear ~ Hells

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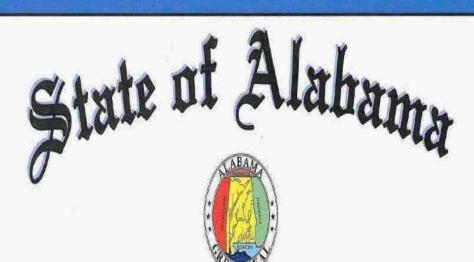
## **Legal Description**



# **Property Record Card - 2019**

Owner Name an LEMMOND MAI 810 ISLAND WA DECATUR, AL3	AY UNIT I	Parcel N	lumber: 15 01 11 4 000 013.000 282	Property Ad 901 MAIN S	ddress: ST EAST
Tax District: 09 Tax Due: \$599.68 Tax Amount Paid: Date Paid: N/A			ement Value: \$65,400 mprovement Value: \$0	0 Square Fee	
	ption BEG AT INT E ROW ROW EAST MAIN S			N166.84' ON E ROW B	ETHEL RD TH E 85.9' TH SO
Lot:			Lot:		
Block:			Block:		
Subdivision/PI	at Name:		Subdivision/P	lat Name:	
Plat Book:			Plat Book:		
Plat Page:			Plat Page:		
			Deed Summary		
	Instrument Num	ber		Instrument	Date
	2001-000363	1		5/2/200	1
1			Improvement Summary		
Building Number	Year Built	Base Area	Total Living Area	Story Height	Final Value
1	1916	1488	1834	1.5	\$65,400
		N	liscellaneous Improvemer	nts	
Building Number	Category		Size Base Rate Sub T	Total Index Condition	on Replacement Cost Value

9/27/2019 2:45:07 AM



This is to certify that

Sean W. Hollis

having given satifactory evidence of the necessary qualifications required by the laws of the State of Alabama is licensed to transact business in Alabama as a

# Certified Residential Real Property Appraiser

With all rights, privileges and obligations appurtenant thereto.

LICENSE NUMBER: R00701

EXPIRATION DATE: 09/30/2021

ALABAMA REAL ESTATE APPRAISERS BOARD

**E&0** 

#### LEXINGTON INSURANCE COMPANY

#### WILMINGTON, DELAWARE

Administrative Offices - 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number: 018393988-07 018389876-07 This Certificate forms a part of Master Policy Number: Renewal of Master Policy Number: 018389876-06

> YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY. READ THE ATTACHED MASTER POLICY CAREFULLY

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: Hollis and Associates Appraisals, LLC and

Hollis Appraisal, Inc.

PO Box 5781

Decatur AL 35601

2. Certificate Period: Effective Date: 06/30/19 to Expiration Date: 06/30/20

12:01 a.m. Local Time at the Address of the Insured.

2a. Retroactive Date: 06/30/03

12:01 a.m. Local Time at the Address of the Insured.

3. Limit of Liability: 1,000,000 each claim

1,000,000 aggregate limit

4. Deductible: \$0 each claim

5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES

567 6. Advance Certificate Holder Premium: \$ 7. Minimum Earned Premium: 25% or \$ 142

#### Forms and Endorsements:

PRG 3512 (12/15) Real Estate Appraisers Professional Liability Coverage Form, PRG 4020 (11/18) Addendum to the Declarations, PRG 3935 (2/16) Premises Liability Coverage Amendatory Endorsement, 89644 (6/13) Economic Sanctions Endorsement, 91222 (09/16) Policyholder Notice, 118477 (03/15) Policyholder Notice, 119914 (10/16) Recording and Distribution of Material or Information In Violation of Law Exclusion Endorsement, PRG 3150 (10/05) Real Estate Appraisers Professional Liability Insurance Declarations

Additional Endorsements applicable to this Certificate only:

None

INTERCORP, INC. Agency Name and Address:

1438-F West Main Street Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

> allen DBarry IM County: Morgan

Authorized Representative OR

Countersignature (in states where applicable)

Date: June 17, 2019

PRG 3152 (10/05)